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Child poverty and subjective well-being: The impact of children's perceptions of fairness and involvement in intra-household sharing

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Abstract

This article addresses the impact on subjective well-being of children's perceptions of the fairness of, and their involvement in, decisions around how family money is managed and resources allocated. The aim of the research is to contribute to the literatures on including children's perceptions in how child poverty is measured, and on the links between child poverty and children's subjective well-being. Results draw on secondary analysis of a Children's Society survey of 1,000 children in mainstream schools in England, in the school year in which the average age is 14. Three questions asked children's perceptions of the fairness with which their views are taken into account in family financial decisions; the fairness of who gets what in terms of resources in their families; and the level of involvement they perceive themselves to have in family money management. Children's responses are associated with child deprivation, but not with family affluence. Perceptions of unfairness and under involvement in family money management are associated with lower subjective well-being, and their combined effect is stronger than that of child deprivation or family affluence. Further research to develop these questions and further explore their associations with poverty and subjective well-being is indicated.

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1. Introduction

The purpose of this paper is to contribute to a relatively new but growing body of literature which aims to expand knowledge about the nature, causes and effects of child poverty, through the inclusion of children's perspectives in how poverty is understood, conceptualised and measured. Specifically, the focus is on how children's experiences of poverty are associated with their subjective well-being. Previous research (Main and Bradshaw, 2012; Main, 2013; Main, 2014; Main and Besemer, 2014; Saunders, 2015; Gross-Manos, 2015) has made the case for the inclusion of children's perspectives on their material needs in the measurement of child poverty. Such an inclusion has helped to elucidate the association between child poverty and children's subjective well-being which has been elusive in child poverty measures based on income or on adult perceptions of child material deprivation (Knies, 2011; Rees et al, 2011). Here, this work is developed through the use of subjective indicators of children's perceptions of how fairly resources are shared within their households (measured by their reports on the fairness of the extent to which their opinions are taken into account in household financial decisions and the resulting distributions in terms of who gets what), and their levels of involvement in decisions around such sharing (measured by their reported level of involvement in family money management). Research into intra-household sharing from adult perspectives, detailed below, suggests that these issues may be of high relevance to the impact of limited resources on children's lives. It is stressed that the research presented here reflects a very early stage in the process of measuring and including children's perceptions in this manner; thus the findings should be viewed as a starting point in the process of measuring children's perceptions and experiences of intra-household sharing. The measures included in this paper are in the early stages of development and do not represent the full complexity of this topic. The intention of this paper is to explore the potential value of further research to understanding the links between child poverty and children's subjective well-being.

Researchers from within the Sociology of Childhood stress the importance of involving children in research concerning their lives (Ben Arie, 2008), and children's right to participation in decisions affecting them is enshrined in international law via Article 12 of the United Nations Convention on the Rights of the Child (UNCRC). Since child poverty is a well-established factor affecting children's lives (see, for example, Griggs and Walker, 2008), their involvement in how it is conceptualised, measured and addressed is strongly indicated. Redmond (2008) makes the case for taking a child rights approach to defining child poverty, focusing primarily on Article 27 of the UNCRC, concerned with children's right to an 'adequate' standard of living. A complementary concern is with children's right to participate in how such 'adequacy' is defined. Indeed, as detailed below, child poverty measurement remains dominated by household- and income-based measures, drawing on adult perceptions of both children's needs, and the meaning(s) of child poverty (Main and Bradshaw, 2012). These measures are invaluable in providing a broad insight into the resources available to children's households, and are often favoured because of their comparative simplicity (Meyer and Sullivan, 2003) and their conformity with popular conceptions of the meanings of poverty and living standards (Fahmy et al, 2012). However, they are widely critiqued on multiple grounds. Two critiques are of high relevance to this research: that they offer an indirect indication of the resources available to a household which may be only loosely correlated with actual living standards (Ringen, 1988), and that they conceal

individual-level experiences of poverty which may result from inequitable distributions within households (White et al, 2003). Such limitations to income-based approaches to poverty measurement may help to explain the mismatch between findings from qualitative research (e.g. Ridge, 2002; Andresen and Fegter, 2010), in which children indicate a strong impact of impoverished circumstances on their subjective well-being; and quantitative research drawing on household income and adult-defined deprivation (Rees et al, 2011; Knies, 2011), which fails to identify this link.

This paper, then, begins to address the issue of children's perceptions of the fairness of resource sharing within their families, and the level of involvement they feel they have in decisions around this sharing. Links between perceptions of fairness and involvement are examined in terms of their relationship with child and household poverty, and with children's subjective well-being. Thus the research draws together three fields: child poverty, intra-household resource distributions, and child subjective well-being. The next section provides a brief background to each of these fields.

2. Background

2.1 Child poverty: children's position in poverty definition and measurement

The way child poverty is defined and measured is widely debated. Rather than revisiting these debates, which are admirably covered elsewhere (e.g. Gordon and Nandy, 2012; Redmond, 2014), the focus here will be on children's inclusion in poverty definition and measurement, which has until recently been minimal (Swords et al, 2011). Three approaches to the inclusion (or otherwise) of children are identified below, labelled here as *household-centric* approaches, *child-centric* approaches, and *child-derived* approaches. Whilst there is some overlap between these categories in terms of which approaches different research draws on, this provides a broad framework for assessing the extent to which children's experiences and views are represented.

The minimal consideration of children's own perspectives is perhaps most evident in income- or household-based approaches to poverty, which often represent unidimensional, household-centric measures. As de Neubourg et al (2014) note, these methods comprise the majority of investigations into child poverty. Most of the measures which until recently comprised the UK's Child Poverty Act indicators represented such an approach, drawing heavily on household income (Kennedy, 2014; for details of the proposals to amend these see DWP, 2015). The benefits and shortcomings of these approaches are touched on above. While income- and household-based measures can be disaggregated to produce estimates of the number of children in poverty (e.g. see Shale et al, 2015), these estimates are based on assumptions of equitable household sharing (de Neubourg et al, 2014; see below), and do not take into account the broad range of resources beyond income which may be available to a household and its members. Thus such approaches, while amenable to providing estimates at the level of the child, remain *household-centric* in terms of how poverty is conceptualised. Children's direct experiences of poverty, and their perceptions of what poverty means to them, are absent.

A second set of approaches, which are rapidly growing in popularity, represent a now wide-spread acknowledgement that child poverty is a multidimensional issue (Roelen and Gassman, 2008); that is, experiences and effects of poverty can occur in multiple domains of poor people's lives. These approaches, which are highly diverse, often draw on deprivation and living standards measures (see Townsend, 1979) – i.e. the material and social resources which children have access to. Many examples of such approaches are available. In the consensual approach to child poverty measurement (see Nandy and Main, 2015), adults identify items and activities deemed necessities for children, and such indicators can be used alone or combined with household income to provide insight into child poverty overall and in various domains (Main and Bradshaw, 2014). Alkire and Foster's (2009; 2011) approach to multidimensional poverty measurement has been applied to children (Alkire and Roche, 2011), and provides insight into child poverty within and across various domains of children's lives, with a focus on not only the prevalence but also the depth of child poverty in different contexts. UNICEF's Multiple Overlapping Deprivation Analyses (MODA; de Neubourg et al, 2014) are also focused on child deprivation in multiple dimensions of children's lives. MODA analyses (eg. Chzhen and de Neubourg, 2014) stress the importance of separating out deprivation (i.e. lack of access to goods or services) from financial constraint (i.e. inability to afford goods or services) in the analysis of child poverty, acknowledging the potential for children's poverty status to be different from that of the adults they live with. That is, since children are unlikely to control household incomes, their deprivation status is not treated as contingent on whether the lack of items or activities is a result of unaffordability, choice, or other factors – children are deprived if they lack necessities irrespective of the reason for the lack. Whilst a great deal of debate exists within and between these approaches to multidimensional child poverty measurement, they have in common a capacity to draw on different indicators which enable focus on children's individual needs and their needs as part of a multi-person household. These *child-centric* approaches are contrasted to household-centric approaches because they provide direct insight into child-specific rather than household-specific resources. The two critiques of income-based measures listed above are addressed: a direct insight is provided into children's living standards, and no assumptions are made about how resources are shared within the child's family or household. However, they remain dominated by adult- or expert derived assessments of children's needs, and adult-reported assessments of which resources children have access to. That is, children's *experiences* are represented, but their *views* may not be, and do not form part of the process of measuring child poverty.

A final, less well-established approach has been the construction of child poverty measures which are not only child-centric, but draw on child-*derived* poverty indicators (Main and Bradshaw, 2012; Main, 2013; Gross-Manos, 2015). This work draws heavily on qualitative enquiries into children's experiences of poverty. Such research includes (among others) Ridge's (2002) study, which indicated that children in poverty have a sophisticated understanding of its impacts not only on themselves but also on their families; Andresen and Fegter's (2010) study which examines children's understandings and experiences of poverty across a broad range of life domains; and Camfield and Tafere's (2009) study, in which children stressed the importance of maintaining good relationships with parents to ensure their continued material well-being. Saunders (2015) notes that work on child-derived poverty indicators remains relatively under-developed compared to adult-centric or the above-detailed child-

centric poverty measurement approaches. He also notes that child-derived measures have the potential, in combination with income-based measures, to offer new insights into the nature of child poverty and its links to child well-being more broadly. Child-derived measures, then, can offer insight into whether children have or lack what they need to avoid deprivation according to their own perceptions. Such approaches, used in combination with household- and adult-based poverty measures, can offer some insight into the *outcomes* of household resource distribution. That is, children's poverty status can be compared to the poverty status of their household and/or the adults they live with, to provide insight into which kinds of needs are prioritised within the context of the overall resources available to the household. However, they cannot offer insight into the *processes* involved in such distributions – as Bennett (2013) highlights, both outcomes and processes are important to considerations of intra-household distributions. The next section considers in more detail the literature on resource sharing within households.

2.2 Intra-household sharing: fairness in resource distributions

As noted above, a long-standing critique of the use of household-based poverty indicators is the limited insight they provide into *individual* living standards. Approaches to calculating individual-level income poverty are rooted in the assumption of equal sharing – that is, incomes and/or the resources amassing from them are assumed to be unproblematically and equitably distributed between household members. As Ponthieux (2013) notes, although a substantial literature (discussed below) exists which problematises and challenges this assumption, measurement of economic well-being (and therefore of poverty) relies on data which has for the most part not developed to account for these new insights into the vulnerability to poverty of individuals whose lives are nested in, but not completely represented by, household settings. Thus there has been a divergence between 'mainstream' poverty studies which continue to treat income sharing assumptions as unproblematic, and studies of intra-household resource allocation which focus on the complexities of identifying and measuring poverty at the individual level. Furthermore, considering sharing between family members over time, Folbre (1994) highlights the complexity of calculating the costs and benefits to numerous different parties (including mothers, fathers, and wider society) involved in providing for children during childhood, and benefiting from their economic contributions once they reach adulthood.

The issue of identifying individual-level poverty is further exacerbated in relation to child poverty. The focus of intra-household resource allocation studies has centred largely on the issue of gender (i.e. studies into the feminisation of poverty) rather than generation (Bennett, 2013), although an awareness that generation may be relevant has been noted for some time (e.g. White et al, 2003). Existing studies have tended to reveal a bias in favour of men in how resources are shared within heterosexual couples (e.g. Cantillon, 2013). Control over finances (i.e. processes of allocation), as well as how resources are allocated (i.e. outcomes of allocation), can be an important factor. Some studies have found that men tend to have more control in higher-income households and women in lower income households (e.g. Vogler, 1998; Bennett, 2013), leaving men with the privileges associated with higher income and women with the stresses associated with managing a limited budget. Indeed, some findings suggest that newly lone mothers who acquire control over household finances may feel more satisfied with

increased control over a lower income, than they were with less control over a higher income (Chant, 2003; Pahl, 1989). This indicates that individuals' perceptions of involvement in household financial decision making are a relevant factor in understanding experiences of poverty.

Where generational issues have been included in attempts to measure intra-household resource sharing, this has reflected the perspectives of the adults children live with rather than of the children themselves, as in the child-centric rather than the child-derived approach to poverty measurement detailed above. Research suggests that women tend to prioritise spending on children while men prioritise spending on themselves (Middleton et al, 1997; Grogan, 2004; Lundberg et al, 1997), and that parents in poor households go without necessities and sacrifice their own needs in order to provide for the children in their households (Main and Bradshaw, 2015). Such findings indicate that generation is an important factor in assessing poverty vulnerabilities. But the data used by Main and Bradshaw is based on adult perceptions of children's necessities, and adult reports of sacrificing behaviours. Thus the perspectives of children provide another interesting avenue for exploration, which is begun in this article and requires substantially more development in future research.

Research into children's approaches to sharing resources and their perceptions of fairness in resource allocation suggests that their perceptions of the processes and outcomes of intra-household sharing will provide interesting insights. Debates about fairness in how resources are allocated are central to political philosophy, social justice and social policy. Fehr and Falk (2002) note the importance of considering psychological motivations such as reciprocity and equity in studies of adult economic behaviour, stressing the importance of perceived fairness in determining behaviours. Psychological studies have used resource allocation tasks (e.g. distributing stickers or sweets between themselves and others) to examine children's sharing strategies and fairness preferences. To provide two examples, Almas et al (2010) found evidence of fairness/equity considerations in resource allocation across the age range studied², with most (about two thirds) children preferring a strategy based in social justice (either egalitarianism or meritocracy) over a 'libertarian' stance which would maximise their own gains. Moore's (2009: 944) study of 4.5-6 year old children found children's sharing behaviours depended on who they were sharing with; their findings indicate that "young children prefer equitable division of resources with friends, treat non-friends less well, and make prosocial moves with strangers when the cost to self is not high". Such studies indicate that even young children have an awareness of fairness considerations in how resources are distributed, and Almas et al's (2010) findings that younger children preferred egalitarian strategies while older children preferred meritocracy may indicate that this becomes increasingly sophisticated during adolescence.

Children's views on the distribution of resources within societies have also been studied; Hakovirta and Kallio (2015) found that although children demonstrated a wide range of both individual and structural explanations for poverty, their focus was primarily on structural explanations. Similarly, Chafel and Neitsel (2005) found a predominance of structural explanations and a preference for poverty reduction efforts

² Described as 5th-13th grade – actual ages not given.

rooted in philanthropy or societal change (rather than the belief that personal effort is an adequate solution). On a slightly different note, Andresen and Fegter (2010) found that children from disadvantaged backgrounds were much more likely to report that children were treated unfairly in society, than children from more affluent backgrounds – suggesting that poor children may be disproportionately exposed to social injustices. Importantly, then, children demonstrate an awareness of justice in resource distributions beyond their own personal experiences. Their perceptions of fairness may, then, relate not only to what they personally are allocated within households and whether they feel this is just, but what they see parents receiving or missing out on. This is highlighted in Ridge's (2002) study, in which children demonstrated an awareness of the strains faced by parents when managing a limited budget, and in some cases concealed their own needs to avoid increasing parental stress.

Children, then, have been found to exhibit resource allocation behaviours which demonstrate a consideration of fairness principles, and to show understandings of poverty which suggest an emergent concept of social justice. However, aside from Camfield and Tafere's (2009) finding that children feel their material provision depends on their maintaining good relationships with providers, there is little coverage in the literature on intra-household distributions of children's perspectives of how resources are shared in their households, and how this relates to their personal experience of or vulnerability to poverty. This paper begins the process of addressing this gap, and assessing the importance of fairness in intra-household allocation to children's subjective well-being.

2.3 Child subjective well-being: associations with child poverty

As noted above, the overarching purpose of this article is to attempt to further elucidate the links between child poverty and children's subjective well-being, through a focus on children's perspectives on how resources are shared within their households. The contrast between qualitative studies in which children report distress as a result of poverty, and quantitative studies which have failed to identify this association, is detailed above. The use of child-derived poverty measures, also detailed above, has begun to address this mismatch, with Main and Bradshaw (2012) finding that such a measure explained around 8% of the variation in children's subjective well-being, compared to non-significant (Knies, 2011) or very small associations (Rees et al, 2011) when household- or child-centric measures were used. Child-derived measures, used in combination with indicators of household or adult resources, can begin to provide insight into intra-household allocations between adults and children, and the differential and cumulative effects of household and individual poverty on children's subjective well-being. In a comparison between the effects of a child-derived deprivation measure and the family-centric Family Affluence Scale, Redmond (2016) found that both were valuable in understanding children's material well-being, but that while both were significantly and independently associated with overall subjective well-being, the association with the child-centric measure stronger. As Redmond details, this is important not only because child well-being is an important consideration in itself. Higher levels of subjective well-being are also associated with better mental health, fewer risky behaviours, and school engagement – which are linked to better outcomes. Identifying the links between child poverty and children's subjective well-being, then, appears to be facilitated by a child-derived conception of child poverty, and has the

potential to offer insight into how children's lives can be improved in the present and looking to the future. Thus, the research questions addressed here are driven by the dual purposes of this paper, to explore the potential for children's perspectives on intra-household sharing to further knowledge in the fields of child poverty, and the links between child poverty and subjective well-being.

2.4 Research questions

In line with the aims of this paper, three research questions are addressed:

- How do children perceive the fairness of, and their involvement in, decisions around sharing resources within their families?
- Are individual and household poverty related to perceptions of unfairness of and under- or over-involvement in resource sharing processes and outcomes?
- How do perceptions of fairness and involvement in resource sharing processes and outcomes, alongside individual and household poverty, relate to children's subjective well-being?

To address these research questions, established measures of child poverty based on a household-centric approach (the Family Affluence Scale (FAS); see Boyce et al, 2006) and a child-derived approach (the Child Deprivation Scale (CDS); Main, 2013) will be used alongside three new questions designed to assess some of children's perceptions of the processes and outcomes of resource sharing within their families. Details of these measures are presented below. Based on the literature reviewed above, hypotheses are:

- First, children's perceptions of these aspects of intra-household sharing will vary depending on gender, living in two homes, and household structure.
- Second, children living in poor families, and children who are themselves deprived, will report higher levels of unfairness than children who are not poor. Children whose family poverty status is not in line with their own deprivation status (i.e. children in low affluence families who are not deprived, or children who are deprived but who are not in low affluence families) will report higher levels of unfairness than children whose family poverty status is congruent with their deprivation status.
- Third, child deprivation will be more strongly associated with subjective well-being than family poverty.
- Fourth, children who report perceptions of unfairness in the processes and outcomes of intra-household sharing, and who report under- or over involvement in family money management, will have lower subjective well-being than children who report fairness in these processes and outcomes, and the right level of involvement.

3. Data and methods

3.1 Data and sample

This paper comprises a secondary analysis of data from a survey commissioned by The Children's Society conducted in 2013-14, covering children in the school year where the mean age is 14, in mainstream schools in England. The survey was run as part of The Children's Society's ongoing well-being research programme. This programme of research focuses on subjective well-being among children aged 8-16, with ad-hoc modules examining different topics among specific age groups. Data were collected by an independent research agency, Research Bods, which was commissioned to recruit participants and administer the survey. Children completed the survey online. The research was carried out in line with the ethics policies of The Children's Society and Research Bods; children were provided with information about the nature of the survey and the anonymity of their responses, and were given the option to opt out of participation.

Children were recruited within school settings, based on a random sample of schools drawn from a list of all UK secondary schools – that is, randomisation in the sample was at the level of the school, not of the child. A class group from within the relevant year at the school was then selected at random, and all children in that group were invited to participate. The list of schools was stratified according to the proportion of children receiving free school meals. No information was provided by the survey agency about response rates at the level of the school or of children within schools. Clustering effects resulting from this sampling strategy were addressed through use of Stata's `-svy-` command. All analyses except where otherwise stated were carried out using weights provided in the dataset, which were designed to compensate for gender and school stratum bias (based on the proportion of children in the school receiving free school meals) in the final sample.

In line with their previous surveys, The Children's Society target was to survey 1,000 children in the school year where the mean age was 14. The achieved sample was 913. Participating children came from 40 schools. Once cases with missing data on key variables were excluded, the resulting sample size for all analyses presented here was 859 (comprising 94% of the original sample).

3.2 Measures

Details of demographic variables and previously-established measures of child deprivation, family affluence and subjective well-being are presented here. Since questions relating to the sharing of household resources were newly-developed for this survey, these are detailed in the results section.

3.2.1 Demographic information

Demographic details were collected on children's age, gender, family structure, and whether children lived in one or two homes (data on ethnicity was not available). These are summarised in table 1. These variables are used as controls in regression analysis, presented below. Figures in table 1 represent unweighted data and the underlying numbers.

Table 1: Demographic characteristics of the sample %(n)

Variable	Characteristics	% children
Age ³	14	49 (425)
	15	50 (427)
	16	1 (7)
	Total	100%
Gender	Female	51 (438)
	Male	49 (429)
	Total	100%
Family structure (first or only home)	Two parents	60 (517)
	Step family	16 (136)
	Lone parent	22 (195)
	Other	2 (19)
	Total	100%
Living with siblings	No	20 (170)
	Yes	80 (697)
	Total	100%
Regularly lives in two homes	No	80 (692)
	Yes	20 (175)
	Total	100%

Unweighted %, n shown in brackets

3.2.2 Child and household material well-being

As noted above, measures of child and household material well-being were included, comprising the CDS as a child-derived measure and the FAS as a household-centric measure. On the CDS, children are asked about ownership of ten items and activities and are considered deprived of an item or activity if they lack it and want it⁴. Items on the scale include:

- Pocket money each week (lacked and wanted by 18%)
- Money to save each month (20%)
- The right kind of shoes to fit in with other people their age (6%)
- An iPod or MP3 player (7%)
- Cable or satellite TV (3%)
- A garden or park nearby to spend time safely (6%)
- A family car for transport when they need it (7%)
- The right kind of clothes to fit in with other people their age (6%)
- A holiday with family at least once a year (18%)
- Day trips with family once a month (21%)

In line with Main's (2013) recommendations, cut off points were used to categorise children as deprived based on lacking two or more items (23%) or very deprived based on lacking five or more items (5%).

³ Age is included for information, but is not used for analysis since the sample frame was developed based on school year rather than age. As a result, the sample cannot be assumed to be representative according to different ages within the school year which was covered.

⁴ Answer options include have this; lack this and want it; lack this and don't want it. Only children lacking and wanting items are considered deprived of them.

Family affluence was measured using the well-established Family Affluence Scale (FAS), comprising:

- Family ownership of cars, vans or trucks; answer options including none (7%, score of 0), one (38%, score of 1), and more than one (55%, score of 2)
- Child having their own bedroom; answer options including no (13%, score of 0) and yes (87%, score of 1)
- Number of family holidays the child has been on in the last 12 months; answer options including none (21%, score of 0); one (30%, score of 1); two (27%, score of 2); and three or more (23%, score of 3)
- Number of computers in the child's home; answer options including none (2%, score of 0), one (18%, score of 1), two (26%, score of 2), and three or more (55%, score of 3)

Scores were calculated by summing responses based on children's answers. In line with previous uses of the scale, thresholds were set at scores of 0-2 (low affluence, 3% of children); 3-5 (medium affluence, 31% of children) and 6-9 (high affluence, 66% of children).

It should be noted that the two measures contain two similar items – specifically, 'a family car for transport when you need it' and 'a holiday with family at least once a year' in the CDS, and family ownership of cars and number of family holidays in the FAS. In response to this issue in his comparison of the CDS and the FAS, Redmond (forthcoming) dropped family-related items from the CDS. The decision was made here to retain these items. The rationale for this is that the phrasing is designed to capture slightly different experiences – for example having a family car '*for transport when you need it*' in the CDS emphasises the child's access to the car, whilst the number of cars owned by the family in the FAS does not relate to children's personal access. The CDS then, in line with its status as a child-derived measure, aims to capture children's own access to family resources, whilst the FAS as a household-centric measure is concerned with family ownership of such resources. The scoring methods used by the two scales, which in the CDS is based on a sum of binary indicators and in the FAS is based on ordinal responses on each item, also aids in creating a distinction between the two measures even where items are similar.

A moderate and significant correlation was found between the two measures ($r = -0.39^{**5}$), indicating that (unsurprisingly) they are related; however the correlation is not so strong as to suggest they are measuring the same thing, vindicating the position detailed in the background section that child- and household resources can be measured distinctly from one another, and the methodological decision to use the two scales separately in analysis.

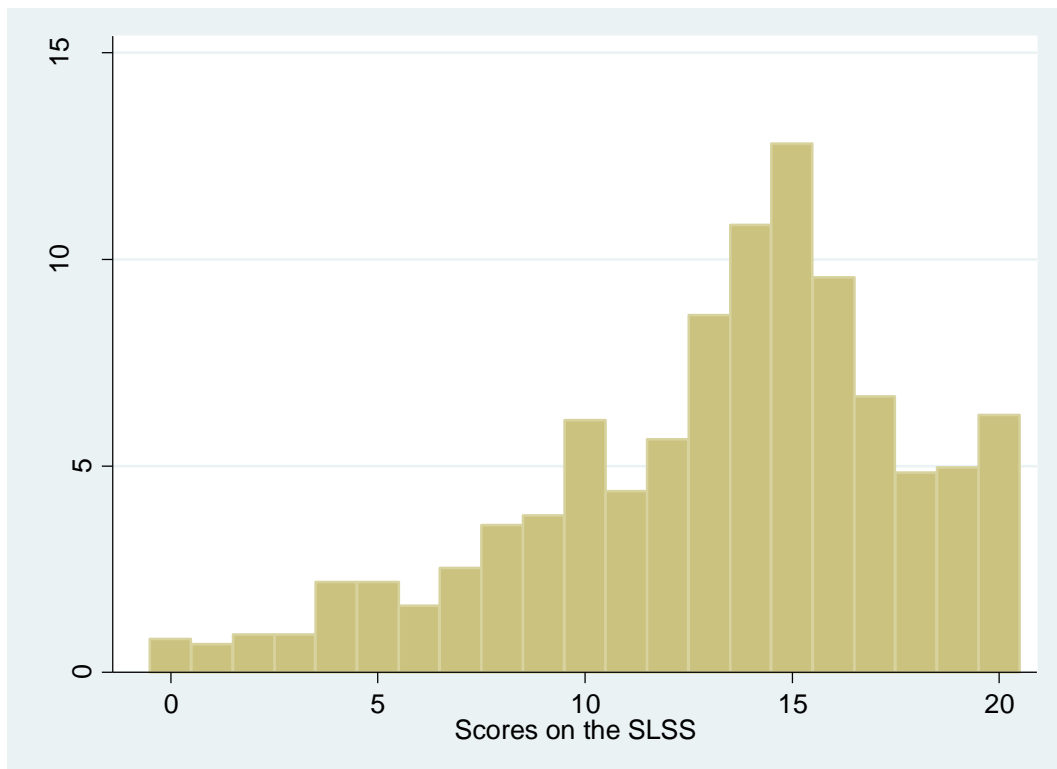
3.2.3 Subjective well-being

Subjective well-being was measured using Huebner's (1991) Students' Life Satisfaction Scale. A reduced version of this scale, developed by Rees et al (2010), was used,

⁵ Throughout, NS indicates not statistically significant; * indicates significance at the $p < 0.05$ level; and ** indicates significance at the $p < 0.01$ level.

comprising five statements with answers ranging from 'strongly agree' (4) to 'strongly disagree' (0). Negatively phrased statements were reverse coded and scores were summed, to produce a 0-20 scale where 0 indicates the lowest possible satisfaction and 20 indicates the highest possible satisfaction. As with most measures of life satisfaction, the scale was found to be negatively skewed (shown in chart 1), with a mean of 13.1 on the 20-point scale (where 0 indicates the lowest possible satisfaction, and 20 indicates the highest possible satisfaction. However, this skew is less pronounced than tends to be found when single-item scales are used (skewness=-0.72**).

Chart 1: Distribution of scores on the Student's Life Satisfaction Scale



4. Findings

This section addresses in turn the three research questions detailed above. Details of the questions relating to children's perceptions of how resources are shared in their families, and how decisions about resource sharing are made, are presented first, followed by an exploration of the associations between these and child poverty based on the CDS and the FAS. Finally, associations between poverty, perceptions of sharing and involvement, and subjective well-being are explored. As a result of the exclusion of cases with missing data (comprising 6% of the original sample, detailed above), the sample size for all analyses is 859.

4.1 How do children perceive the fairness of, and their involvement in, decisions around sharing resources within their families?

Results

Three questions were asked relating to children’s perceptions of intra-household sharing and financial decision making. These questions related to both how household financial decisions were made, and how children perceived the resulting distribution of resources within their households. Two of the questions related to fairness in these two areas – i.e. how fairly children felt they were treated in terms of the extent to which their opinions were considered in decisions around household spending, and how fairly they felt they were treated in the distribution of resources within their families. The final question related to children’s perceptions of the extent to which they were involved in how their family managed money. Questions regarding fairness and children’s responses are shown in table 2.

Table 2: Responses to questions about intra-household sharing and financial decisions (%)

	Very fair	Fair	Neither fair nor unfair	Unfair	Very unfair
Thinking about <i>how much your family takes your opinion into account about spending money</i> , do you think the way you are treated is usually...	25	45	24	3	2
Thinking about <i>who gets what in your family in terms of money and possessions</i> , do you think the way you are treated is usually...	29	48	17	4	2

Responses to the question, “Thinking about how involved you are in how your family manages money, do you think you are:” were as follows:

- Not involved at all: 30%
- Not involved enough, but a bit involved: 22%
- Involved about the right amount: 43%
- A bit too involved: 3%
- Far too involved: 1%

To enable easier comparisons between the variables, and to ensure adequate numbers in each category for analysis, data were collapsed into three categories: ‘fair’ (combining ‘very fair’ and ‘fair’), ‘neither fair nor unfair’, and ‘unfair’ (combining ‘unfair’ and ‘very unfair’) for the questions relating to fairness; and ‘under-involved’ (combining ‘not involved at all’ and ‘not involved enough, but a bit involved’), ‘involved the right amount’, and ‘over-involved’ (combining ‘a bit too involved’ and ‘far too involved’) for the question relating to involvement in family money management. For brevity, in the remainder of this article these questions are referred to as ‘fairness: opinions’, ‘fairness: distribution’ and ‘involved: money management’. Whilst these are described collectively as measures of intra-household sharing, it must be borne in mind that, as stated above, the measures by no means capture the full complexity of intra-household sharing and children’s perceptions of this.

Tables 3-5 show the bivariate relationships between these three questions. Table 3 shows the overall percentages of children in each cell for ‘fairness: opinions’ compared to ‘involved: money management’, with row (R) and column (C) percentages shown in brackets. Table 4 shows the association between ‘fairness: opinions’ and ‘fairness:

distribution'. Table 5 shows the association between 'fairness: distribution', and 'involved: money management'. Significant associations were found between each pair of variables, with the strongest association between the two questions concerned with fairness, and the weakest association between 'fairness: distribution' and 'involved: money management'.

Table 3: Relationship between 'fairness: opinion' and 'involved: money management'

		Involved: money management		
		Under involved	Involved the right amount	Over involved
Fairness: opinion	Not fair	5 (R: 81; C: 9)	0 (R:4; C:0)	1 (R:15; C:19)
	Neither fair nor unfair	15 (R:61; C:28)	8 (R:33; C:18)	1 (R:5; C:29)
	Fair	33 (R:46; C:63)	36 (R:51; C:82)	2 (R:3; C:52)

R=row percentage; C=column percentage; $\chi^2=59.2^{**}$

Table 4: Relationship between 'fairness: opinion' and 'fairness: distribution'

		Fairness: distribution		
		Not fair	Neither fair nor unfair	Fair
Fairness: opinion	Not fair	3 (R:55; C:52)	2 (R:31; C:10)	1 (R:14; C:1)
	Neither fair nor unfair	2 (R:9; C:37)	11 (R:47; C:66)	11 (R:44; C:14)
	Fair	1 (R:1; C:11)	4 (R:6; C:24)	66 (R:93; C:85)

R=row percentage; C=column percentage; $\chi^2=438.1^{**}$

Table 5: Relationship between 'fairness: distribution' and 'involved: money management'

		Involvement in family money management		
		Under involved	Involved the right amount	Over involved
Fairness of who gets what	Not fair	4 (R:73; C:8)	0 (R:8; C:1)	1 (R:19; C:25)
	Neither fair nor unfair	9 (R:56; C:18)	7 (R:39; C:15)	1 (R:5; C:19)
	Fair	38 (R:49; C:74)	37 (R:48; C:84)	3 (R:3; C:56)

R=row percentage; C=column percentage; $\chi^2=48.9^{**}$

In light of the literature review, the potential for associations between the intra-household sharing variables and gender, living in two homes, and family structure was considered. The presence of siblings, representing other stakeholders in the process of distributing resources, was also considered to be potentially relevant to the analysis. Logistic regressions were run to test whether these variables were associated with the intra-household sharing measures, shown in table 6.

Only one of the intra-household sharing variables had significant associations with these predictors. Boys were less likely than girls to report unfairness on the 'fairness: opinion' variable, and children living in two homes were more likely to report unfairness on this variable.

Table 6: Logistic odds of reporting unfairness or under/over involvement by gender, living in two homes and family structure

		Odds ratios			
		Unfair:	Unfair:	Involvement:	Involvement:

	opinion	distribution	under involved	over involved
Gender (ref: girls)	0.4*	0.6 NS	1.3 NS	0.9 NS
Living in two homes (ref: no)	2.5*	1.4 NS	1.4 NS	0.7 NS
Family structure (ref: both parents)	Step family	0.8 NS	1.7 NS	1.1 NS
	Lone parent	1.1 NS	2.4 NS	1.1 NS
	Other	1.6 NS	4.8 NS	1.2 NS
Siblings (ref: no)	1.2 NS	1.8 NS	1.3 NS	0.7 NS

The next stage of the analysis builds on this by examining associations between individual- and household-level poverty measures, and the intra-household sharing variables.

4.2 Are individual and household poverty related to perceptions of unfairness of and under- or over-involvement in resource sharing decisions?

Logistic regression was used to explore the association between individual and household poverty, and the intra-household sharing variables. Table 7 presents the results of these regressions. The odds ratios can be interpreted as the likelihood of children in the particular category reporting unfairness or over/under involvement, compared to a child in the reference category. Odds are held constant at 1 for children in the reference category; odds ratios over 1 indicate a higher likelihood of reporting unfairness or over/under involvement, while odds under 1 indicate a lower likelihood of doing so – so an odds ratio of 2 represents double the chance of reporting unfairness or under/over involvement, while an odds ratio of 0.5 represents half the chance, compared to the reference group.

The models were initially run including gender, living in two homes, household structure, and siblings. When deprivation and family affluence were included in the model, the few significant associations detailed above disappeared, so these variables are omitted from the models presented here⁶. Interactions between the CDS and the FAS were also checked as the two measures were found to be significantly associated with one another (see above). However, interactions were not significant and are therefore omitted from the final models.

Across all of the models, no association was found between the FAS and the intra-household sharing variables. The CDS was significantly associated with higher odds of reporting unfairness on ‘fairness: opinion’, with deprived children being 3.3 times more likely than non-deprived children to report unfairness and very deprived children 10.5 times more likely to do so. A similar pattern of associations was found for unfairness on ‘fairness: distribution’, with the odds ratios being 2.2 and 7.2 respectively. The CDS was not significantly associated with reporting under-involvement on ‘involved: money management’, but was associated with reporting over-involvement – children who were deprived were 3.0 times more likely to report over-involvement, and very deprived children 3.2 times more likely.

Table 7: Logistic regression examining the associations between the CDS, FAS, and children’s perceptions of unfairness and under- or over-involvement

⁶ These models can be provided by the author on request.

		Odds ratios			
		Unfair: opinion taken into account	Unfair: who gets what	Involvement: under involved	Involvement: over involved
CDS (ref: not deprived)	Deprived	3.3*	2.2*	1.5 NS	3.0**
	Very deprived	10.5**	7.2**	2.3 NS	3.2*
FAS (ref: high affluence)	Medium affluence	1.2 NS	1.0 NS	1.2 NS	0.8 NS
	Low affluence	1.5 NS	0.8 NS	1.1 NS	N/A

The final stage of analysis examines the associations between perceptions of fairness and involvement, individual and household-level poverty, and subjective well-being.

4.3 How do perceptions of fairness and involvement, alongside individual and household poverty, relate to children's subjective well-being?

A linear regression model was used to examine the associations between the intra-household sharing variables, individual- and household poverty, and children's subjective well-being. As above, additional control variables, including gender, living in two homes, family structure, and living with siblings were included where either (or both) previous research had found significant associations with subjective well-being, or the theoretical background to the model suggested these factors might be relevant. Interactions were tested between family structure and living in two homes, and between each possible combination of the FAS, the CDS, and the intra-household sharing variables. Only significant interactions were retained in the final model, and cell sizes resulting from interactions were checked to ensure findings were not drawing on very small numbers.

Results of the final model are shown in table 8. The second column shows unstandardised beta coefficients, which can be interpreted as the number of points gained or lost on the 21-point (0-20) SLSS associated with the variable in question. Boys on average score 1.4 points more than girls. Living in two homes, family structure, and living with siblings are not significantly associated with subjective well-being. Increasing levels of deprivation are associated with significant drops in subjective well-being, with deprived children losing on average 2.7 points and very deprived children losing 3.6 points. Associations between the FAS and subjective well-being are less clear, with children with medium family affluence losing 0.8 points compared to those with high family affluence, but no significant association between low family affluence and subjective well-being. However, this may be a result of the very small percentage of children – 3% (unweighted n=27) - with low family affluence. Children who reported fairness on the 'fairness: opinion' variable gained 3.5 points compared to those who felt this was unfair, and those reported fairness on the 'fairness: distribution; variable gained 2.2 points compared to those who felt this was unfair. Children who reported under involvement on the 'involved: money management' variable lost 1.4 points compared to those who felt they were involved to the right level, but those who felt over involved were not significantly different in terms of their subjective well-being. However, the interaction between deprivation and feeling under-involved resulted in this effect being partially ameliorated: deprived children who felt under involved lose on average 4.1 points (the loss of 2.7 points associated with deprivation, plus the loss of 1.4 points associated with under involvement), but regain 1.7 points through the combination of the two.

Overall, 33% of the variation in subjective well-being is explained by this model. About 5% is explained by gender, living in two homes, family structure, and living with siblings. This leaves 28% explained by variables relating to family affluence, child deprivation, and the intra-household sharing variables. The FAS accounts for about 2% of this, and the CDS alone (i.e. not including the interaction between the CDS and 'involved: money management') for 8%. Of the intra-household sharing variables, which together account for 13% of the variation in subjective well-being, 'fairness: opinion' explains the greatest portion of this at 6%. 'Fairness: distribution' explains the next highest proportion, at 4%; and 'involved: money management' explains about 3%. The interaction between deprivation and perceptions of under involvement in family money management explains around 5% of the variation.

Table 8: Linear regression examining associations between poverty, fairness and involvement in intra-household sharing, and subjective well-being

Predictors		b
Gender (ref: girl)		1.4**
Living in two homes (ref: no)		-0.8 NS
Family structure (ref: both parents)	Step family	0.0 NS
	Lone parent	-0.6 NS
	Other	0.5 NS
Living with siblings (ref: no)		-0.1 NS
CDS (ref: not deprived)	Deprived	-2.7**
	Very deprived	-3.6**
FAS (ref: high affluence)	Medium affluence	-0.8*
	Low affluence	1.0 NS
Fairness: opinion (ref: unfair)	Neither fair nor unfair	1.1 NS
	Fair	3.5**
Fairness: distribution (ref: unfair)	Neither fair nor unfair	1.0 NS
	Fair	2.2*
Under-involved in family money management (ref: not under involved)		-1.4**
Over involved in family money management (ref: not over involved)		0.7 NS
CDS#under involved in family money management (ref: not deprived, not over involved)	Deprived, under involved	1.7*
	Very deprived, under involved	1.7 NS
Adjusted r²		0.33

5. Discussion

Here, results are discussed briefly in relation to the research questions and hypotheses before implications and recommendations for future research directions are presented.

5.1 Research question 1: How do children perceive the fairness of, and their involvement in, decisions around sharing resources within their families?

Results of the descriptive analysis of the three intra-household sharing questions indicate that the majority of children feel that the extent to which their opinion is taken into account in family decisions about spending money (70%) and the outcomes of intra-household distributions in terms of who gets what (77%) are 'fair' or 'very fair'. A slightly different picture emerges from the question about the extent to which children feel they are involved in family money management; 52% of children feel they are not involved 'at all' or 'enough', suggesting a majority of children feeling under-involved. Conversely, only 4% of children report feeling 'a bit' or 'far' too involved in their family's

money management. Two possibilities in terms of associations between these questions were that they would cluster around the topical content (i.e. 'fairness: opinion' and 'involved: money management' would show greater similarities) or around response options (i.e. the two 'fairness' questions would be more similar than either would be similar to 'involved: money management'). The latter option was supported, but significant associations were found between all three variables suggesting that an underlying construct is being tapped by these questions, albeit one which has the potential to be better investigated through the development of a wider range of more robust indicators. 'Fairness' and 'involvement' may represent two domains on which children's perceptions of resource sharing within their families can be further investigated, linking to Bennett's (2013) focus on both the processes and outcomes of intra-household distributions. Furthermore, while the majority of children reported perceiving fairness on the 'fairness: opinion' and 'fairness: distribution' questions, among those who reported unfairness on these indicators most reported under-involvement. For children who perceive intra-household distribution processes and outcomes to be unfair, therefore, the extent of their involvement in such processes may be a relevant factor. As above, this finding should be interpreted as tentative and further investigation is indicated.

Surprisingly, only limited associations were found between gender, living in two homes, family structure, living with siblings, and the three intra-household sharing questions. Hypothesis one – that children's perceptions of intra-household sharing will vary depending on gender, living in two homes, and household structure – cannot therefore be supported based on this research. The expectation that an association would be found drew on previous studies focusing on adults' experiences of intra-household distributions, and how these related to gender and family structure (e.g. Cantillon, 2013; Chant, 2003; Pahl, 1989). However, it should be noted that these studies examined the effects of gender and household structure on objective distributions as well as offering much more sophisticated insight into processes than is possible based on the data analysed here. Therefore although one of the conclusions to this paper is that the measures presented here do not show a significant association with gender or family structure, further research is needed to establish whether this is a result of the lack of sophistication in the available measures, or whether children's perceptions (and potentially their experiences) of these processes and outcomes differ from those of adults.

5.2 Research question two: Are individual and household poverty related to perceptions of unfairness of and under- or over-involvement in resource sharing decisions?

Hypothesis 2, relating to the association between perceptions of intra-household sharing and individual- and family poverty, was twofold: that children in less affluent families and children who were deprived themselves would report higher levels of unfairness; and that children whose family affluence was not congruent with their deprivation status would report higher levels of unfairness than children whose family and individual statuses were congruent. Partial support was found for this hypothesis, in that children who were deprived according to the CDS were significantly more likely to report unfairness on 'fairness: opinion' and 'fairness: distribution'; and they were significantly more likely to report over-involvement in family money management.

However, the FAS was not significantly associated with any of these measures, and interactions between the CDS and the FAS were not significant.

The finding that deprived children were more likely to report unfairness and over-involvement in the processes and outcomes of intra-household resource distributions is in line with Andresen and Fegter's (2010) finding that poor children were more likely to report exposure to injustices. Their reported over involvement in family money management may also tally with Ridge's (2002) findings that poor children are highly aware of the pressures on family budgets, and go to efforts to ameliorate the effects of these pressures on parents. The lack of an interaction effect between child deprivation and family affluence is somewhat surprising, in light of Almas et al (2010) and Moore's (2009) findings that children are sensitive to equity in how resources are shared, and (at least in the context of friends) prefer equitable distributions to those which are inequitable but result in greater personal gain. The findings of these studies led to the hypothesis that children whose situation was incongruent with that of their family would perceive greater unfairness. However, the limitations of the measures must again be noted; the family affluence scale, partially comprised as it is of household durables, may not tap into children's (or potentially even into their parents') perceptions of 'individual' resources available to parents, and thus may not be the best indicator to use alongside the CDS to identify congruity or otherwise between children and families. Further research, ideally (as recommended by Adelman et al, 1999) sampling all adults and children in each family, and using individual indicators for both adults and children as well as household indicators, is indicated to provide more insight into this question.

5.3 Research question three: How do perceptions of fairness and involvement, alongside individual and household poverty, relate to children's subjective well-being?

Fuller support was found for hypotheses three – that child deprivation would be more strongly associated than family affluence with subjective well-being - and four – that children reporting perceptions of unfairness or under- or over involvement in intra-household sharing processes and outcomes would have lower subjective well-being than those reporting fairness and/or the right level of involvement. Regarding hypothesis three, and in line with previous research (Knies, 2011; Rees et al, 2011), the FAS as a household-level measure of resources was only minimally associated with children's subjective well-being. Also in line with previous studies (Main and Bradshaw, 2012) the CDS was significantly associated with subjective well-being and explained about 8% of the variance, controlling for other factors. The three intra-household sharing variables were all significantly associated with subjective well-being, and, at 13% between them, explained more of the variation in this than did family affluence or child deprivation – either alone or in combination. 'Fairness: opinion' and 'fairness: distribution' were more strongly associated with subjective well-being than 'involved: money management', which aligns with Almas et al's (2010) and Andresen and Fegter's (2010) findings that fairness is an important consideration in children's lives. While perceived under involvement in family money management was associated with lower subjective well-being, there was no association between subjective well-being and perceived over involvement. This is interesting when considered in combination with previous studies (e.g. Middleton et al, 1997; Ridge, 2002) which find that parents

attempt to protect children from the effects of poverty by going without themselves, and by attempting to shield children from the knowledge of the extent of financial stress they are dealing with. As Ridge (2002) also reports, children do tend to have an awareness of this stress and in turn make efforts to protect their parents. That children who perceive themselves to be under involved in family money management fare worse in terms of their subjective well-being than those who perceive themselves to be involved to the right extent or even over involved may indicate that children are indeed aware of these stresses, and that an appropriate level of involvement in family money management is better for their subjective well-being than attempts at protection from exposure to such stresses. It should be noted, though, that defining 'the right level' of involvement for children is a complex task, especially for families already dealing with financial stress. However, deprived children who reported under involvement did not fare as badly in terms of their subjective well-being as might be expected (based on the positive interaction effect for this group), which may suggest that for some children living in poor households, parental protection does have an ameliorating effect. More research into how both children and parents perceive the processes and outcomes of intra-household distributions would be useful in testing this hypothesis further, and in generating better measures of the processes and outcomes of intra-household sharing practices between different family members, including parents and children.

6. Conclusions

This study represents a very early-stage effort to begin quantitatively investigating children's perceptions of the some of the processes and outcomes of intra-household resource sharing. As noted above, a major part of the conclusions are that a great deal of further research is needed. The limitations of this research are restated. Although the term 'children' has been used throughout for brevity, the research refers only to children in the school year in which the average age is 14, living in England and attending mainstream schooling; the range of control variables available in the data was very limited; and the questions designed to measure intra-household sharing require a great deal of development and refinement, ideally through mixed methods research exploring children's perceptions of intra-household sharing, and testing survey questions designed to measure this. A further limitation to note is that while children were asked whether they lived in more than one home, much of the data was collected as if children lived in only one home (for example children were not given the option of providing different answers for different households on the intra-household sharing measures). Efforts to more fully encompass the experiences of children living across multiple homes and in more complex family situations would be another fruitful avenue for further research.

Nevertheless, the indications from this research suggest that this is a promising field for further study. As stated in the introduction, the overarching purpose of this study was to contribute to the growing body of literature on children's own perceptions of their experiences of poverty, and the use of these perceptions in exploring the links between poverty and subjective well-being. Despite the limitations to the data and findings presented here, the value of exploring children's perspectives not only in relation to developing child-derived deprivation indicators, but also in relation to how they perceive the processes and outcomes of money management and resource distributions in their households, is supported. Such perceptions may, as is the case based on these

preliminary indicators, offer more insight into how children understand and experience poverty, and how these understandings and experiences impact children's subjective well-being.

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